

# FHA STREAMLINE REFINANCE

## ITEMS NEEDED

**STREAMLINE INTEREST RATE  
5.375 \* on 30 YEAR fixed rate MORTGAGE**

**PAYMENT = \$5.62 PER \$1000.00 PER MONTH  
PRINCIPLE AND INTEREST**

Your business is valuable to us and we want to make this as simple as possible

Because you presently have a Government Backed Mortgage Loan, you may be entitled to take advantage of the HUD program known as the

**“ FHA Streamline Refinance Program”.**

Through this unique, HUD-sponsored program, you can refinance your present FHA Mortgage simply and end up with a lower monthly payment as long as six months have elapsed since your closing and you are saving at least 5% off of your current payment

In addition, OMEGA FINANCIAL SERVICES, INC WILL PAY YOUR CLOSING COSTS.

*THIS SIMPLE PROCEDURE DOES NOT REQUIRE A FACE TO FACE INTERVIEW OR A PROPERTY APPRAISAL, ONLY YOUR MOST RECENT PAY STUB.*

There are only 6 documents required to see if you qualify

- 1) A copy of your previous closing Statement ( also known as the HUD-1, RESPA Statement). It is probably with the rest of your documents from your last closing
- 2) Most recent pay stub
- 3) Copy of your Deed
- 4) Copy of your Mortgage Statement
- 5) Copy of the Declarations page of your Homeowner's Insurance
- 6) A signed copy of “ BORROWER'S CERTIFICATION AND AUTHORIZATION” (can be found on this website under “FORMS”).

Additional documents( optional) - copy of your title policy, cancelled checks for your current mortgage

**A sample FHA STREAMLINE APPLICATION is located on this website. When completing the application do not forget to sign where indicated ( borrower or co-borrower)**

EMAIL OR FAX TO :

**streamlinenow@omegafunding.net**

**Fax to 908-964-0295**

**DO NOT PANIC, IF YOU DO NOT HAVE THE ABOVE DOCUMENTS.**

They are available from other sources but it may take a little more time and this program will expire on December 23 of 2009.

**Omega Financial Services, Inc., a DIRECT FHA LENDER, is authorized to provide this service to you through the Department of Housing and Urban Development.**

Important reminders: This is an FHA program. You may call your local HUD office to verify or visit their web site > [www.hud.gov/fha/sfh/ins/ins/streamlin.html](http://www.hud.gov/fha/sfh/ins/ins/streamlin.html) <. Current guidelines for Streamline Refinancing can be found in HUD Handbook 4155.1-4, CHGI, paragraph 1-12.

**• VALID UNTIL 12/23/2009**